

**Amendments to the Specification:**

Please amend the following paragraphs in the Specification:

[0018] The e-purse transaction domain 101 preferably comprises a closed commercial environment, such as an environment provided by a gaming establishment or collective of gaming establishments. The multi-functional portable data device 191 may, like other portable e-purse devices 110, be used to conduct electronic transactions in the e-purse transaction domain 101. For example, if the multi-functional portable data device 191 includes a smart card interface 192 integral therewith, the multi-functional portable data device 191 may be presented to a smart card reader at a point-of-sale device 106 or at an electronic gaming machine 105, in order to add or subtract cash amounts from the e-purse of the multi-functional portable data device 191 by way of an electronic transaction. To conduct an electronic e-purse transaction, the point-of-sale device 106 or electronic gaming machine 105 communicates with a front end interface 121 of the computer system of a gaming establishment (e.g., a casino) 120. The front end interface 121 does initial processing of the electronic transaction according to conventional protocols and techniques for handling electronic e-purse transactions, and then generally transfers an electronic record corresponding to the electronic transaction to the back end 123 of the gaming establishment computer system for further processing, again according to conventional protocols and techniques. Although the e-purse transaction domain 101 is preferably a closed environment, the gaming establishment computer system may be connected to the financial institution computer system via, e.g., their respective front end interfaces 121, 171.

[0032] If the requested transaction is a balance request, then the balance amount may be printed out on a transaction ~~receipt 326~~ receipt 326 using printer 325, and the card 390 may then be automatically ejected or, optionally, further transactions may be permitted in the same session. If, on the other hand, a request is made to increase the amount of the e-purse, then steps are carried out to increase the e-purse through an electronic monetary transaction. Preferred steps for doing so are illustrated in the process flow 500 shown in FIG. 5. In step 505 of the

process flow 500, the integrated data reading device 301 determines the maximum value allowed to be added to the e-purse, and also verifies the card holder's gaming account information. The combined card 390 is checked against a bad card list, and the validity period (i.e., expiration date) of the card 390 and the applicable currency are also obtained from the card 390 and, if desired, may be cross-checked by casino records along with, optionally, the maximum value allowed to be added to the e-purse. In one particular embodiment, the integrated data reading device 301 accepts the maximum value so long as it is under a pre-set level, but, if it exceeds the pre-set level, cross-checks the maximum value with the casino records of the gaming establishment computer system 374. Since the e-purse transaction domain 101 is preferably a closed environment, the maximum e-purse value and the account information for each card holding member of the gaming establishment may be conveniently stored locally at the integrated data reading device 301 (and updated periodically from the gaming establishment computer system 374). Alternatively, the integrated data reading device 301 may transmit the card holder's account number to the gaming establishment computer system 374, where the maximum e-purse values can be centrally stored, and in return receive the e-purse maximum value corresponding to the card holder's account number. If the account number is not found in the electronic records of the gaming establishment computer system 374, an error message is returned to the integrated data reading device 301, which then aborts the transaction and displays an appropriate message on the screen display 330 to the operator.